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L4 and (portion near3 transaction)	16

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 IBM Technical Disclosure Bulletins

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L5

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DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR

<u>L5</u>	L4 and (portion near3 transaction)	16	<u>L5</u>
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<u>L2</u>	L1 and (releas\$3 near3 portion near3 transaction)	1	<u>L2</u>
<u>L1</u>	(point-of-sale) and (authenticat\$3 near3 user)	181	<u>L1</u>

END OF SEARCH HISTORY

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L7: Entry 1 of 2

File: USPT

Aug 28, 2001

DOCUMENT-IDENTIFIER: US 6282656 B1

TITLE: Electronic transaction systems and methods therefor

US PATENT NO. (1):
6282656Brief Summary Text (15):

In another embodiment, the invention relates to a method for completing a transaction request pertaining to an electronic transaction conducted over an electronic network having a server and a requesting device. The method includes receiving from the server at the requesting device a transaction program, which includes an executable portion. The method also includes receiving from a user at the requesting device transaction approval data, wherein the executable portion of the transaction program includes a first set of codes configured to encrypt the transaction approval data. There is also included encrypting the transaction approval data using the first set of codes. There is further included transmitting, using transaction program, the encrypted transaction approval data to the server to complete the electronic transaction.

Detailed Description Text (27):

Program/data memory 504 stores, among others, the codes which operate PEAD 200 as well as the user identification data and the user's private key. Program/data memory 504 is preferably implemented using some form of non-volatile memory (NVM) such as flash memory, electrically programmable read-only memory (EPROM), electrically erasable, programmable read-only memory (EEPROM), or the like. Temporary memory 506 serves as a scratch pad for calculation purposes and for temporary storage of data, and may be implemented using some form of random access memory (RAM) such as static RAM or dynamic RAM, which are known in the art. Alternatively, either optical memory, magnetic memory, or other types of memory may be employed to implement program/data memory 504 and/or temporary memory 506.

Detailed Description Text (39):

FIG. 6B illustrates, in a simplified manner and in accordance with one aspect of the present invention, the hardware for implementing PEAD 200 of FIG. 6A. Battery 652 provides power to the circuitry of PEAD 200. A microcontroller 654 executes codes stored in flash memory 656 and employs random access memory 658 for the execution. In one embodiment, microcontroller 654, flash memory 656, and even random access memory 658 may be implemented on a single chip, e.g., a NC68HC05SCXX family chip from Motorola Inc. of Schaumburg, Ill. is such as the NC68HC05SC28. Approve button 606 and optional skip button 608 are coupled to microcontroller 654 to permit the user to indicate approval or rejection of a particular transaction displayed using display circuitry 660. Communication to and from the electronic transaction system is accomplished under control of microcontroller 654 via an infrared transceiver 662. Power switch 664 permits the user to power off PEAD 200 when not in use to conserve power and to prevent accidental approval.

Detailed Description Text (58):

The executable portion of the TP preferably includes codes to automatically detect the presence of a transaction approval device (such as the aforementioned PEAD, a smart card device, a Credit Card Reader, or the like) so that the TP can employ the transaction approval device to complete the transaction (step 1004 of FIG. 110). By way of example, the downloaded code may be configured to search the user's computer to detect whether a transaction approval device has been installed or to use the user's computer communication port(s) to query for the existence of a transaction approval device that may be external of the user's computer.

Detailed Description Text (59):

The executable portion of the TP may also include codes to obtain, through an appropriate input device, the user's identification for authentication. By way of example, the TP may obtain the user's signature, the user's facial image, finger print, voice print, DNA coding sequence through a tissue sample, or other unique biometrics or other unique identifying data. The obtained user's identification facilitates non-repudiation, i.e., it facilitates identification of the identity of the person conducting the transaction so that fraud detection may be improved or deniability may be minimized. Of course some of the identification data may already exist in the PEAD and if such identification data is obtained from the PEAD, the obtained identification may indicate at least that the person performing the transaction on the requesting device also has access to the PEAD.

Detailed Description Text (60):

It should be appreciated, however, that some or all of the executable portion may not need to be downloaded every time and may be loaded once into the requesting device for subsequent use. Of course, the fact that the executable portion of the TP is downloadable, and preferably downloadable with a transaction to be approved, greatly simplifies the task of enabling electronic transactions even when the transaction approval device is updated (e.g., with new technologies), the communication protocol between the transaction approval device and the requesting device changes, or when a new transaction approval device is installed with the requesting device. In these cases, the TP containing the updated codes appropriate for the updated/new transaction device and/or protocol may be downloaded into the requesting device, either automatically with a transaction or upon request by the user, to enable electronic transactions.

Detailed Description Text (65):

Note that since the downloaded TP is, in the preferred embodiment, endowed with encryption facilities, i.e., the encryption codes is included in the downloaded codes in this embodiment, the presence of a general purpose encryption facility (such as the aforementioned SSL) may not be required for secured transmission. In this manner, backward compatibility with requesting devices which are not even equipped with a secured transmission facility (e.g., the aforementioned SSL) while transmission confidentiality is assured. On the other hand, if the requesting device is endowed with the general purpose encryption facility (e.g., the aforementioned SSL), the presence of the encryption codes in the TP may not be required. Of course, it is also possible to encrypt using both the encryption facility of the TP and the general purpose encryption facility (e.g., the aforementioned SSL) together to encrypt data transmitted to the server.

CLAIMS:

7. The method of claim 1 wherein said executable portion further includes codes for authenticating a user by obtaining identification data pertaining said user.

11. A method for completing a transaction request pertaining to an electronic transaction conducted over an electronic network having a server and a requesting device, comprising:

receiving from said server at said requesting device a transaction program, said transaction program including an executable portion;

receiving from a user at said requesting device transaction approval data, wherein said executable portion of said transaction program includes a first set of codes configured to encrypt said transaction approval data;

encrypting said transaction approval data using said first set of codes;

transmitting, using transaction program, said encrypted transaction approval data to said server to complete said electronic transaction.

14. The method of claim 11 wherein said executable portion further includes codes for authenticating a user by obtaining identification data pertaining said user.

24. The method of claim 19 wherein said executable portion further includes codes for authenticating a user by obtaining identification data pertaining said user.

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L5: Entry 1 of 16

File: PGPB

Jan 2, 2003

PGPUB-DOCUMENT-NUMBER: 20030004827
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20030004827 A1

TITLE: Payment system

PUBLICATION-DATE: January 2, 2003

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Wang, Ynjiun P.	Cupertino	CA	US	

US-CL-CURRENT: 705/26

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	RWC	Draw Desc	Image
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☐ 2. Document ID: US 20020152160 A1

L5: Entry 2 of 16

File: PGPB

Oct 17, 2002

PGPUB-DOCUMENT-NUMBER: 20020152160
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020152160 A1

TITLE: Online funds transfer method

PUBLICATION-DATE: October 17, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Allen-Rouman, Terry	South San Francisco	CA	US	
Mascavage, John Joseph III	San Mateo	CA	US	
Weichert, Margaret Morgan	San Carlos	CA	US	

US-CL-CURRENT: 705/39

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	RWC	Draw Desc	Image
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☐ 3. Document ID: US 20020123967 A1

L5: Entry 3 of 16

File: PGPB

Sep 5, 2002

PGPUB-DOCUMENT-NUMBER: 20020123967
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020123967 A1

TITLE: Methods of exchanging secure messages

PUBLICATION-DATE: September 5, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Wang, Ynjiun P.	Cupertino	CA	US	

US-CL-CURRENT: 705/51; 705/64

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	FWC	Draw Desc	Image
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☐ 4. Document ID: US 20020120584 A1

L5: Entry 4 of 16

File: PGPB

Aug 29, 2002

PGPUB-DOCUMENT-NUMBER: 20020120584

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020120584 A1

TITLE: Method and system for conducting secure payments over a computer network without a pseudo or proxy account number

PUBLICATION-DATE: August 29, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Hogan, Edward J.	Larchmont	NY	US	
Campbell, Carl M.	Newtown Square	PA	US	

US-CL-CURRENT: 705/67; 705/71

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	FWC	Draw Desc	Image
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☐ 5. Document ID: US 20020103753 A1

L5: Entry 5 of 16

File: PGPB

Aug 1, 2002

PGPUB-DOCUMENT-NUMBER: 20020103753

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020103753 A1

TITLE: Charge splitter application

PUBLICATION-DATE: August 1, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Schimmel, Michael	Chicago	IL	US	

US-CL-CURRENT: 705/39

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	FWC	Draw Desc	Image
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☐ 6. Document ID: US 20020099665 A1

L5: Entry 6 of 16

File: PGPB

Jul 25, 2002

PGPUB-DOCUMENT-NUMBER: 20020099665
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020099665 A1

TITLE: Portable electronic authorization system and method

PUBLICATION-DATE: July 25, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Burger, Todd O.	Lexington	MA	US	
Cohen, Robert M.	Sudbury	MA	US	

US-CL-CURRENT: 705/67

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 7. Document ID: US 20020062249 A1

L5: Entry 7 of 16

File: PGPB

May 23, 2002

PGPUB-DOCUMENT-NUMBER: 20020062249
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020062249 A1

TITLE: System and method for an automated benefit recognition, acquisition, value exchange, and transaction settlement system using multivariable linear and nonlinear modeling

PUBLICATION-DATE: May 23, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Iannacci, Gregory Fx	Stoneham	MA	US	

US-CL-CURRENT: 705/14; 705/26

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 8. Document ID: US 20020059139 A1

L5: Entry 8 of 16

File: PGPB

May 16, 2002

PGPUB-DOCUMENT-NUMBER: 20020059139
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020059139 A1

TITLE: SYSTEM AND METHOD FOR DEBT PRESENTMENT AND RESOLUTION

PUBLICATION-DATE: May 16, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
EVANS, SCOTT	GAHANNA	OH	US	

US-CL-CURRENT: 705/40

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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PMC	Draw Desc	Image
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☐ 9. Document ID: US 20020023215 A1

L5: Entry 9 of 16

File: PGPB

Feb 21, 2002

PGPUB-DOCUMENT-NUMBER: 20020023215

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020023215 A1

TITLE: Electronic transaction systems and methods therefor

PUBLICATION-DATE: February 21, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Wang, Ynjiun P.	Cupertino	CA	US	
Ding, Joshua C.	San Jose	CA	US	
Grizzard, James A.	San Jose	CA	US	

US-CL-CURRENT: 713/171; 380/259, 380/277, 713/184

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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PMC	Draw Desc	Image
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☐ 10. Document ID: US 6282656 B1

L5: Entry 10 of 16

File: USPT

Aug 28, 2001

US-PAT-NO: 6282656

DOCUMENT-IDENTIFIER: US 6282656 B1

TITLE: Electronic transaction systems and methods therefor

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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PMC	Draw Desc	Image
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L5: Entry 11 of 16

File: USPT

Jan 16, 2001

US-PAT-NO: 6175922

DOCUMENT-IDENTIFIER: US 6175922 B1

TITLE: Electronic transaction systems and methods therefor

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 12. Document ID: US 6119105 A

L5: Entry 12 of 16

File: USPT

Sep 12, 2000

US-PAT-NO: 6119105

DOCUMENT-IDENTIFIER: US 6119105 A

TITLE: System, method and article of manufacture for initiation of software distribution from a point of certificate creation utilizing an extensible, flexible architecture

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 13. Document ID: US 5917913 A

L5: Entry 13 of 16

File: USPT

Jun 29, 1999

US-PAT-NO: 5917913

DOCUMENT-IDENTIFIER: US 5917913 A

TITLE: Portable electronic authorization devices and methods therefor

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 14. Document ID: US 5319710 A

L5: Entry 14 of 16

File: USPT

Jun 7, 1994

US-PAT-NO: 5319710

DOCUMENT-IDENTIFIER: US 5319710 A

TITLE: Method and means for combining and managing personal verification and message authentication encryptions for network transmission

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 15. Document ID: US 5036461 A

L5: Entry 15 of 16

File: USPT

Jul 30, 1991

US-PAT-NO: 5036461

DOCUMENT-IDENTIFIER: US 5036461 A

TITLE: Two-way authentication system between user's smart card and issuer-specific plug-in application modules in multi-issued transaction device

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 16. Document ID: WO 200124123 A1 US 20020099665 A1 AU 200076213 A EP 1216460 A1

L5: Entry 16 of 16

File: DWPI

Apr 5, 2001

DERWENT-ACC-NO: 2001-300120

DERWENT-WEEK: 200254

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TITLE: Transaction information output apparatus for transaction involving financial/non-financial media, outputs portion of transaction information to point-of-sales terminal after authentication of user's identity

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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L2: Entry 1 of 1

File: PGPB

Jul 25, 2002

PGPUB-DOCUMENT-NUMBER: 20020099665

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020099665 A1

TITLE: Portable electronic authorization system and method

PUBLICATION-DATE: July 25, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Burger, Todd O.	Lexington	MA	US	
Cohen, Robert M.	Sudbury	MA	US	

US-CL-CURRENT: 705/67

Full	Title	CLS.1	REF.1	SEQ.1	ATT.1

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